

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

<b>IN RE:</b>	) <b>Case No. 18-23502-JAD</b>
	)
<b>Richard A. Foster,</b>	) <b>Chapter 13</b>
<b>Leanne M. Foster,</b>	)
<b>Debtors,</b>	)
	) <b>Document No.</b>
<b>Richard A. Foster,</b>	)
<b>Leanne M. Foster,</b>	) <b>Related to Doc. No. 122</b>
<b>Movants,</b>	)
<b>vs.</b>	)
	)
<b>Ronda J. Winnecour, Chapter 13 Trustee,</b>	)
	)
<b>Respondent.</b>	)
	)

**ORDER APPROVING POSTPETITION AUTOMOBILE FINANCING**

**AND NOW, this 18th day of November, 2020** on Motion of the Debtors and with the consent of the Chapter 13 Trustee, it is hereby **ORDERED, ADJUDGED AND DECREED** that:

1. The Motion is granted as provided by the terms of this Order. Debtors are authorized to obtain secured financing for the purchase of a replacement vehicle on the following terms:
  - (a) The total amount of financing shall not exceed \$17,000,000; and
  - (b) The monthly payments made under the financing agreement shall not exceed \$550.
2. To the extent that Debtors secure financing for the purchase of a new vehicle, such payments shall be made through the Chapter 13 plan. Within 30 days of securing such financing, Debtors shall file:

- (a) An amended chapter 13 plan; and
  - (b) A Report of Financing including details of the transaction.
3. To ensure the prompt and timely payment of the automobile loan, Debtors shall make a supplemental payment to the Chapter 13 Trustee within 7 days of filing the Report of Financing (and each month thereafter as necessary) in an amount sufficient for the Trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.
4. Pending confirmation of any amended plan providing for the new Postpetition loan payments, the Trustee is authorized to make monthly adequate protection payments to the new lender for the contract amount so long as sufficient supplemental funds are provided by the Debtors.
5. Notwithstanding the inclusion of the Postpetition loan within an amended Chapter 13 plan, the underlying terms of the loan shall not be modified absent the consent of the lender.
6. Debtors shall serve copies of this Order on all creditors eligible to receive distributions through the Chapter 13 plan and file proof of the same with the Court.

By the Court,  
  
sjk  
Jeffery A. Deller  
United States Bankruptcy Judge

FILED  
11/18/20 12:08 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDP

In re:  
Richard A. Foster  
Leanne M. Foster  
Debtor(s)

Case No. 18-23502-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 18, 2020

User: dkam  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Richard A. Foster, Leanne M. Foster, 315 E. Hazeltown Avenue, New Castle, PA 16105-2177

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the NRZPass-ThroughTrustVII bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Francis E. Corbett	on behalf of Joint Debtor Leanne M. Foster fcorbett@fcorbettlaw.com fcorbett7@gmail.com
Francis E. Corbett	on behalf of Debtor Richard A. Foster fcorbett@fcorbettlaw.com fcorbett7@gmail.com

District/off: 0315-2

User: dkam

Page 2 of 2

Date Rcvd: Nov 18, 2020

Form ID: pdf900

Total Noticed: 1

Jill Locnikar

on behalf of Creditor United States of America Department of the Treasury Internal Revenue Service jill.locnikar@usdoj.gov, patricia.fitzgerald@usdoj.gov;caseview.ecf@usdoj.gov;kassi.horton@usdoj.gov

Mario J. Hanyon

on behalf of Creditor DEUTSCHE BANK TRUST COMPANY AMERICAS AS TRUSTEE ET. AL. mario.hanyon@brockandscott.com, wbecf@brockandscott.com

Mario J. Hanyon

on behalf of Creditor U.S. Bank National Association et al mario.hanyon@brockandscott.com, wbecf@brockandscott.com

Mario J. Hanyon

on behalf of Creditor Freedom Mortgage Corporation mario.hanyon@brockandscott.com wbecf@brockandscott.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Robert Davidow

on behalf of Creditor DEUTSCHE BANK TRUST COMPANY AMERICAS AS TRUSTEE ET. AL. robert.davidow@phelanhallinan.com

Robert Davidow

on behalf of Creditor U.S. Bank National Association et al robert.davidow@phelanhallinan.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

Sindi Mncina

on behalf of Creditor U.S. Bank National Association smncina@rascrane.com

Thomas Song

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the NRZPass-ThroughTrustVII pawb@fedphe.com

Thomas Song

on behalf of Creditor DEUTSCHE BANK TRUST COMPANY AMERICAS AS TRUSTEE ET. AL. pawb@fedphe.com

Thomas Song

on behalf of Creditor FREEDOM MORTGAGE CORPORATION pawb@fedphe.com

Thomas Song

on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 18